

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BRENDA Y SMITH

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Case No.: 09-18844

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2009.
- 2) This case was confirmed on 08/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/17/2009, 08/17/2009, 09/14/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/03/2009, 03/08/2010, 06/07/2010, 10/05/2010, 01/26/2011.
- 5) The case was converted on 01/31/2011.
- 6) Number of months from filing to the last payment: 14
- 7) Number of months case was pending: 21
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,490.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 24,020.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 24,020.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,535.05
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 1,535.05

Attorney fees paid and disclosed by debtor \$ 1,500.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DISCOVER FINANCIAL S	UNSECURED	12,070.00	12,070.16	12,070.16	504.56	.00
US BANK NATIONAL ASS	SECURED	NA	12,873.49	.00	.00	.00
IBM LENDER BUSINESS	SECURED	224,210.00	224,079.53	.00	.00	.00
IBM LENDER BUSINESS	SECURED	.00	20,102.37	2,281.30	2,281.30	.00
AURORA LOAN SERVICES	SECURED	171,668.00	172,774.80	.00	.00	.00
HARRIS BANK	SECURED	10,500.00	.00	.00	.00	.00
HARRIS BANK	UNSECURED	8,215.00	NA	NA	.00	.00
HARRIS BANK NA	SECURED	42,929.00	42,830.09	.00	.00	.00
HARRIS BANK NA	SECURED	76,158.00	73,504.09	.00	.00	.00
INDYMAC BANK	SECURED	111,005.00	111,123.17	.00	.00	.00
METLIFE	SECURED	23,887.00	.00	23,887.00	5,058.56	.00
MIDLAND MORTGAGE CO	SECURED	134,533.00	.00	.00	.00	.00
TAYLOR BEAN	SECURED	39,784.00	.00	.00	.00	.00
TAYLOR BEAN	UNSECURED	10,789.00	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	SECURED	10,500.00	12,993.92	.00	.00	.00
TOYOTA MOTOR CREDIT	UNSECURED	2,606.00	NA	NA	.00	.00
FIA CARD SERVICES NA	UNSECURED	9,256.00	9,256.73	9,256.73	386.96	.00
ECAST SETTLEMENT COR	UNSECURED	22,463.00	22,463.54	22,463.54	939.04	.00
RA CSNA	UNSECURED	9,409.00	NA	NA	.00	.00
MONRAY BRITTON	UNSECURED	25,000.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	3,059.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	2,877.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	8,850.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SALLIE MAE	UNSECURED	10,154.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	10,825.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	12,527.00	45,934.52	45,934.52	1,920.19	.00
SEARS/CBSD	UNSECURED	12.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	3,539.00	3,539.12	3,539.12	147.95	.00
TENANT	OTHER	.00	NA	NA	.00	.00
KADESHA KIRKMAN	OTHER	.00	NA	NA	.00	.00
KADESHA KIRKMAN	OTHER	.00	NA	NA	.00	.00
KADESHA KIRKMAN	OTHER	.00	NA	NA	.00	.00
KADESHA KIRKMAN	OTHER	.00	NA	NA	.00	.00
KADESHA KIRKMAN	OTHER	.00	NA	NA	.00	.00
KADESHA KIRKMAN	OTHER	.00	NA	NA	.00	.00
CREATIVE INVESTMENT	OTHER	.00	NA	NA	.00	.00
CREATIVE INVESTMENT	OTHER	.00	NA	NA	.00	.00
LAQUITA SIGLER	OTHER	.00	NA	NA	.00	.00
TAYLOR BEAN	SECURED	.00	.00	5,394.00	5,394.00	.00
INDYMAC BANK	SECURED	.00	21,089.88	.00	.00	.00
MIDLAND MORTGAGE CO	SECURED	.00	.00	.00	.00	.00
AURORA LOAN SERVICES	SECURED	.00	39,971.93	5,852.39	5,852.39	.00
AURORA LOAN SERV	OTHER	NA	NA	NA	.00	.00
HARRIS BANK NA	SECURED	NA	1,235.09	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	13,527.69	13,527.69	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>23,887.00</u>	<u>5,058.56</u>	<u>.00</u>
TOTAL SECURED:	37,414.69	18,586.25	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	93,264.07	3,898.70	.00

Disbursements:

Expenses of Administration	\$ 1,535.05	
Disbursements to Creditors	\$ 22,484.95	
TOTAL DISBURSEMENTS:		\$ 24,020.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/15/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.